SAUDI BRITISH BANK

BASEL III - LIQUIDITY COVERAGE RATIO QUANTITATIVE DISCLOSURE

AS AT 30th September 2015

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LCR Common Disclosure			30-Sep-15
	(In SR 000'S)	TOTAL UNWEIGHTED [a] VALUE (average)	TOTAL WEIGHTED [b] VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		42,609,232
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits	-	-
4	Less stable deposits	51,663,925	4,913,691
5	Unsecured wholesale funding, of which:		
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-
7	Non-operational deposits (all counterparties)	67,941,433	30,165,708
8	Unsecured debt	-	-
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	Outflows related to derivative exposures and other collateral requirements	42,739	42,739
12	Outflows related to loss of funding on debt products	-	
13	Credit and liquidity facilities	2,627,165	262,717
14	Other contractual funding obligations	-	-
15	Other contingent funding obligations	161,141,828	3,787,202
16	**TOTAL CASH OUTFLOWS**		39,172,057
CASH INFLOWS			
17	Secured lending (eg reverse repos)	-	-
18	Inflows from fully performing exposures	24,087,392	12,616,406
19	Other cash inflows	187,904	187,654
20	**TOTAL CASH INFLOWS**	24,275,296	12,804,060
			TOTAL ADJUSTED"c" VALUE
21	**TOTAL HQLA**		42,609,232
22	**TOTAL NET CASH OUTFLOWS**		26,367,998
23	**LIQUIDITY COVERAGE RATIO (%)**		163%

[a] Unweighted values must be calculated as outstanding balances maturing or callable within 30 days (for inflows and outflows).

[b] Weighted values must be calculated after the application of respective haircuts (for HQLA) or inflow and outflow rates (for inflows and outflows).

[c] Adjusted values must be calculated after the application of both (i) haircuts and inflow and outflow rates and (ii) any applicable caps (ie cap on Level 2B and Level 2 assets for HQLA and cap on inflows).